

<i>SERFF Tracking Number:</i>	<i>UNAM-125667805</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Union Bankers Insurance Company</i>	<i>State Tracking Number:</i>	<i>39108</i>
<i>Company Tracking Number:</i>	<i>UB MSRC 2007 AR</i>		
<i>TOI:</i>	<i>MS06 Medicare Supplement - Other</i>	<i>Sub-TOI:</i>	<i>MS06.000 Medicare Supplement - Other</i>
<i>Product Name:</i>	<i>MEDICARE SUPPLEMENT REFUND CALCULATIONS</i>		
<i>Project Name/Number:</i>	<i>UB MSRC 2007 AR/2007 MSRC</i>		

Filing at a Glance

Company: Union Bankers Insurance Company

Product Name: MEDICARE SUPPLEMENT REFUND CALCULATIONS SERFF Tr Num: UNAM-125667805 State: ArkansasLH

TOI: MS06 Medicare Supplement - Other SERFF Status: Closed State Tr Num: 39108

Sub-TOI: MS06.000 Medicare Supplement - Other Co Tr Num: UB MSRC 2007 AR State Status: Filed-Closed

Filing Type: Rate Co Status: Reviewer(s): Stephanie Fowler

Authors: Carmen Boyd, Trudi

Goldenberg

Date Submitted: 05/28/2008

Disposition Status: Filed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: UB MSRC 2007 AR

Project Number: 2007 MSRC

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 06/02/2008

State Status Changed: 06/02/2008

Corresponding Filing Tracking Number: UB MSRC 2007 AR

Filing Description:

INFORMATIONAL FILING

Union Bankers Insurance Company

NAIC # 69701

Medicare Supplement Refund Calculations – Filing for Calendar-Year 2007

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

SERFF Tracking Number: UNAM-125667805 State: Arkansas
Filing Company: Union Bankers Insurance Company State Tracking Number: 39108
Company Tracking Number: UB MSRC 2007 AR
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other
Product Name: MEDICARE SUPPLEMENT REFUND CALCULATIONS
Project Name/Number: UB MSRC 2007 AR/2007 MSRC

Medicare Supplement Refund Calculation information for calendar year 2007.

Company and Contact

Filing Contact Information

Trudi Goldenberg, tgoldenberg@uafc.com
P.O. Box 958465 (407) 628-1776 [Phone]
Lake Mary, FL 32795-8465

Filing Company Information

Union Bankers Insurance Company CoCode: 69701 State of Domicile: Texas
1001 Heathrow Park Lane Group Code: 953 Company Type:
Suite 5001
Lake Mary, FL 32746 Group Name: State ID Number:
(407) 995-8000 ext. [Phone] FEIN Number: 75-0860066

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Union Bankers Insurance Company	\$0.00	05/28/2008	

SERFF Tracking Number:	UNAM-125667805	State:	Arkansas
Filing Company:	Union Bankers Insurance Company	State Tracking Number:	39108
Company Tracking Number:	UB MSRC 2007 AR		
TOI:	MS06 Medicare Supplement - Other	Sub-TOI:	MS06.000 Medicare Supplement - Other
Product Name:	MEDICARE SUPPLEMENT REFUND CALCULATIONS		
Project Name/Number:	UB MSRC 2007 AR/2007 MSRC		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	06/02/2008	06/02/2008

<i>SERFF Tracking Number:</i>	<i>UNAM-125667805</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Union Bankers Insurance Company</i>	<i>State Tracking Number:</i>	<i>39108</i>
<i>Company Tracking Number:</i>	<i>UB MSRC 2007 AR</i>		
<i>TOI:</i>	<i>MS06 Medicare Supplement - Other</i>	<i>Sub-TOI:</i>	<i>MS06.000 Medicare Supplement - Other</i>
<i>Product Name:</i>	<i>MEDICARE SUPPLEMENT REFUND CALCULATIONS</i>		
<i>Project Name/Number:</i>	<i>UB MSRC 2007 AR/2007 MSRC</i>		

Disposition

Disposition Date: 06/02/2008

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>UNAM-125667805</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Union Bankers Insurance Company</i>	<i>State Tracking Number:</i>	<i>39108</i>
<i>Company Tracking Number:</i>	<i>UB MSRC 2007 AR</i>		
<i>TOI:</i>	<i>MS06 Medicare Supplement - Other</i>	<i>Sub-TOI:</i>	<i>MS06.000 Medicare Supplement - Other</i>
<i>Product Name:</i>	<i>MEDICARE SUPPLEMENT REFUND CALCULATIONS</i>		
<i>Project Name/Number:</i>	<i>UB MSRC 2007 AR/2007 MSRC</i>		

Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Filed	No
Supporting Document	Cover Letter and Reporting Forms	Filed	No

<i>SERFF Tracking Number:</i>	<i>UNAM-125667805</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Union Bankers Insurance Company</i>	<i>State Tracking Number:</i>	<i>39108</i>
<i>Company Tracking Number:</i>	<i>UB MSRC 2007 AR</i>		
<i>TOI:</i>	<i>MS06 Medicare Supplement - Other</i>	<i>Sub-TOI:</i>	<i>MS06.000 Medicare Supplement - Other</i>
<i>Product Name:</i>	<i>MEDICARE SUPPLEMENT REFUND CALCULATIONS</i>		
<i>Project Name/Number:</i>	<i>UB MSRC 2007 AR/2007 MSRC</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number:	UNAM-125667805	State:	Arkansas
Filing Company:	Union Bankers Insurance Company	State Tracking Number:	39108
Company Tracking Number:	UB MSRC 2007 AR		
TOI:	MS06 Medicare Supplement - Other	Sub-TOI:	MS06.000 Medicare Supplement - Other
Product Name:	MEDICARE SUPPLEMENT REFUND CALCULATIONS		
Project Name/Number:	UB MSRC 2007 AR/2007 MSRC		

Supporting Document Schedules

Satisfied -Name:	Cover Letter and Reporting Forms	Review Status:	
		Filed	06/02/2008
Comments:			
2007 MEDICARE SUPPLEMENT REFUND CALCULATIONS			
Attachments:			
MS RC letter - AR.pdf			
ubAR.pdf			



1001 Heahtrow Park Lane
Lake Mary, FL 32746

Mailing Address:
PO Box 958465
Lake Mary FL 32795

407 995 8000, x8278
800 538 1053, x8278
407 995 8023 Fax

May 27, 2008

Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201-1904

RE: **INFORMATIONAL FILING**
Union Bankers Insurance Company
NAIC # 69701
Medicare Supplement Refund Calculations – Filing for Calendar-Year 2007

Dear Sir/Madam:

Please find enclosed the required Medicare Supplement Refund Calculation information for calendar year 2007.

If you have any questions, please contact me at 1-800-538-1053, ext. 8278, by email at tgoldenberg@uafc.com or by fax at 407-995-8023.

Sincerely,

Trudi Goldenberg
Rate Filing Analyst
Actuarial Compliance

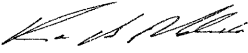
Subsidiaries:

American Exchange ★ American Pioneer ★ American Progressive ★ Constitution Life
Marquette National ★ Pennsylvania Life ★ Pyramid Life * Union Bankers

Year	Earned Premium	Factor	(b)x(c)	Cumulative Loss Ratio	(d)x(e)	Factor	(b)x(g)	Cumulative Loss Ratio	(h)x(i)	
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(o)
1	\$0	2.770	\$0	0.442	\$0	0.0000	\$0	0.000	\$0	0.40
2	\$0	4.175	\$0	0.493	\$0	0.0000	\$0	0.000	\$0	0.55
3	\$0	4.175	\$0	0.493	\$0	1.1940	\$0	0.659	\$0	0.65
4	\$0	4.175	\$0	0.493	\$0	2.2450	\$0	0.669	\$0	0.67
5	\$0	4.175	\$0	0.493	\$0	3.1700	\$0	0.678	\$0	0.69
6	\$0	4.175	\$0	0.493	\$0	3.9980	\$0	0.686	\$0	0.71
7	\$0	4.175	\$0	0.493	\$0	4.7540	\$0	0.695	\$0	0.73
8	\$0	4.175	\$0	0.493	\$0	5.4450	\$0	0.702	\$0	0.75
9	\$0	4.175	\$0	0.493	\$0	6.0750	\$0	0.708	\$0	0.76
10	\$0	4.175	\$0	0.493	\$0	6.6500	\$0	0.713	\$0	0.76
11	\$396,584	4.175	\$1,655,738	0.493	\$816,279	7.1760	\$2,845,887	0.717	\$2,040,501	0.76
12	\$0	4.175	\$0	0.493	\$0	7.6550	\$0	0.720	\$0	0.77
13	\$0	4.175	\$0	0.493	\$0	8.0930	\$0	0.723	\$0	0.77
14	\$0	4.175	\$0	0.493	\$0	8.4930	\$0	0.725	\$0	0.77
15	\$0	4.175	\$0	0.493	\$0	8.6840	\$0	0.725	\$0	0.77
Totals:		(k:)	\$1,655,738	(l:)	\$816,279	(m:)	\$2,845,887	(n:)	\$2,040,501	
Benchmark Ratio Since Inception				(l+n)/(k+m):		0.635				

Medicare Supplement Refund Calculation Form		
Line	Earned Premium (x)	Incurred Claims (y)
1. Current Year's Experience		
a. Total	\$139,732	\$65,004
b. current year's issues	\$0	\$0
c. Net	\$139,732	\$65,004
2. Past Years' Experience	\$3,265,102	\$2,120,427
3. Total Experience	\$3,404,833	\$2,185,431
4. Refunds last year	\$0	
5. Previous Refunds Since Inception	\$0	
6. Refunds since Inception	\$0	
7. Benchmark Ratio since Inception	0.635	
8. Experienced Ratio Since Inception	0.642	
9. Life Years Exposed Since Inception	1,636	
10. Tolerance Permitted	0.100	
11. Adjustment to Incurred Claims for Credibility	0.7419	
12. Adjusted Incurred Claims for Credibility	\$2,525,914	
13. Refund	No Refund	

I certify that the above information and calculations are true and accurate to the best of my knowledge and belief.



Signature

Kamran A. Malik ASA,MAAA

Name

Pricing Actuary

Title

5/21/2008

Date

Reporting Form for the Calculation of Benchmark Ratio since Inception for Individual Policies for Calendar Year

2007

Type Individual

SMSBP

Standardized Plan B

For the State of

ArkansasCompany Name Union Bankers Insurance CompanyNAIC Group Code 0953NAIC Company Code 69701Person Completing this Exhibit Kamran A. Malik ASA,MAAA Title: Pricing ActuaryTelephone (407) 628-1776 x8345

Year	Earned Premium	Factor	(b)x(c)	Cumulative Loss Ratio	(d)x(e)	Factor	(b)x(g)	Cumulative Loss Ratio	(h)x(i)	
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(o)
1	\$0	2.770	\$0	0.442	\$0	0.0000	\$0	0.000	\$0	0.40
2	\$0	4.175	\$0	0.493	\$0	0.0000	\$0	0.000	\$0	0.55
3	\$0	4.175	\$0	0.493	\$0	1.1940	\$0	0.659	\$0	0.65
4	\$0	4.175	\$0	0.493	\$0	2.2450	\$0	0.669	\$0	0.67
5	\$0	4.175	\$0	0.493	\$0	3.1700	\$0	0.678	\$0	0.69
6	\$0	4.175	\$0	0.493	\$0	3.9980	\$0	0.686	\$0	0.71
7	\$0	4.175	\$0	0.493	\$0	4.7540	\$0	0.695	\$0	0.73
8	\$0	4.175	\$0	0.493	\$0	5.4450	\$0	0.702	\$0	0.75
9	\$0	4.175	\$0	0.493	\$0	6.0750	\$0	0.708	\$0	0.76
10	\$0	4.175	\$0	0.493	\$0	6.6500	\$0	0.713	\$0	0.76
11	\$2,547	4.175	\$10,634	0.493	\$5,242	7.1760	\$18,277	0.717	\$13,105	0.76
12	\$2,603	4.175	\$10,868	0.493	\$5,358	7.6550	\$19,926	0.720	\$14,347	0.77
13	\$4,247	4.175	\$17,731	0.493	\$8,741	8.0930	\$34,371	0.723	\$24,850	0.77
14	\$14,409	4.175	\$60,158	0.493	\$29,658	8.4930	\$122,376	0.725	\$88,722	0.77
15	\$3,641	4.175	\$15,201	0.493	\$7,494	8.6840	\$31,618	0.725	\$22,923	0.77
Totals:		(k:)	\$114,591	(l:)	\$56,493	(m:)	\$226,568	(n:)	\$163,947	
Benchmark Ratio Since Inception				(l+n)/(k+m):		0.646				

Medicare Supplement Refund Calculation Form

Line	Earned Premium (x)	Incurred Claims (y)
1. Current Year's Experience		
a. Total	\$2,240	\$188
b. current year's issues	\$0	\$0
c. Net	\$2,240	\$188
2. Past Years' Experience	\$214,600	\$194,188
3. Total Experience	\$216,841	\$194,376
4. Refunds last year	\$0	
5. Previous Refunds Since Inception	\$0	
6. Refunds since Inception	\$0	
7. Benchmark Ratio since Inception	0.646	
8. Experienced Ratio Since Inception	0.896	
9. Life Years Exposed Since Inception	196	
10. Tolerance Permitted	No Credibility	
11. Adjustment to Incurred Claims for Credibility	No Credibility	
12. Adjusted Incurred Claims for Credibility		
13. Refund	No Credibility	

I certify that the above information and calculations are true and accurate to the best of my knowledge and belief.



Signature

Pricing Actuary

Title

Kamran A. Malik ASA,MAAA

Name

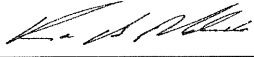
5/21/2008

Date

Year	Earned Premium	Factor	(b)x(c)	Cumulative Loss Ratio	(d)x(e)	Factor	(b)x(g)	Cumulative Loss Ratio	(h)x(i)	
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(o)
1	\$0	2.770	\$0	0.442	\$0	0.0000	\$0	0.000	\$0	0.40
2	\$0	4.175	\$0	0.493	\$0	0.0000	\$0	0.000	\$0	0.55
3	\$0	4.175	\$0	0.493	\$0	1.1940	\$0	0.659	\$0	0.65
4	\$0	4.175	\$0	0.493	\$0	2.2450	\$0	0.669	\$0	0.67
5	\$0	4.175	\$0	0.493	\$0	3.1700	\$0	0.678	\$0	0.69
6	\$0	4.175	\$0	0.493	\$0	3.9980	\$0	0.686	\$0	0.71
7	\$0	4.175	\$0	0.493	\$0	4.7540	\$0	0.695	\$0	0.73
8	\$0	4.175	\$0	0.493	\$0	5.4450	\$0	0.702	\$0	0.75
9	\$0	4.175	\$0	0.493	\$0	6.0750	\$0	0.708	\$0	0.76
10	\$2,120	4.175	\$8,851	0.493	\$4,364	6.6500	\$14,098	0.713	\$10,052	0.76
11	\$12,393	4.175	\$51,741	0.493	\$25,508	7.1760	\$88,932	0.717	\$63,764	0.76
12	\$6,207	4.175	\$25,914	0.493	\$12,776	7.6550	\$47,515	0.720	\$34,211	0.77
13	\$13,443	4.175	\$56,125	0.493	\$27,669	8.0930	\$108,794	0.723	\$78,658	0.77
14	\$54,881	4.175	\$229,128	0.493	\$112,960	8.4930	\$466,104	0.725	\$337,926	0.77
15	\$43,132	4.175	\$180,076	0.493	\$88,778	8.6840	\$374,558	0.725	\$271,555	0.77
Totals:		(k:)	\$551,835	(l:)	\$272,055	(m:)	\$1,100,002	(n:)	\$796,165	
Benchmark Ratio Since Inception				(l+n)/(k+m):		0.647				

Medicare Supplement Refund Calculation Form		
Line	Earned Premium (x)	Incurred Claims (y)
1. Current Year's Experience		
a. Total	\$15,925	\$20,718
b. current year's issues	\$0	\$0
c. Net	\$15,925	\$20,718
2. Past Years' Experience	\$1,396,765	\$1,231,000
3. Total Experience	\$1,412,689	\$1,251,718
4. Refunds last year	\$0	
5. Previous Refunds Since Inception	\$0	
6. Refunds since Inception	\$0	
7. Benchmark Ratio since Inception	0.647	
8. Experienced Ratio Since Inception	0.886	
9. Life Years Exposed Since Inception	1,070	
10. Tolerance Permitted	0.100	
11. Adjustment to Incurred Claims for Credibility	0.9861	
12. Adjusted Incurred Claims for Credibility	\$1,392,987	
13. Refund	No Refund	

I certify that the above information and calculations are true and accurate to the best of my knowledge and belief.


Signature

Kamran A. Malik ASA,MAAA
Name


Pricing Actuary
Title

5/21/2008
Date

Year	Earned Premium	Factor	(b)x(c)	Cumulative Loss Ratio	(d)x(e)	Factor	(b)x(g)	Cumulative Loss Ratio	(h)x(i)	
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(o)
1	\$0	2.770	\$0	0.442	\$0	0.0000	\$0	0.000	\$0	0.40
2	\$0	4.175	\$0	0.493	\$0	0.0000	\$0	0.000	\$0	0.55
3	\$0	4.175	\$0	0.493	\$0	1.1940	\$0	0.659	\$0	0.65
4	\$0	4.175	\$0	0.493	\$0	2.2450	\$0	0.669	\$0	0.67
5	\$0	4.175	\$0	0.493	\$0	3.1700	\$0	0.678	\$0	0.69
6	\$0	4.175	\$0	0.493	\$0	3.9980	\$0	0.686	\$0	0.71
7	\$0	4.175	\$0	0.493	\$0	4.7540	\$0	0.695	\$0	0.73
8	\$0	4.175	\$0	0.493	\$0	5.4450	\$0	0.702	\$0	0.75
9	\$2,107	4.175	\$8,797	0.493	\$4,337	6.0750	\$12,800	0.708	\$9,062	0.76
10	\$929	4.175	\$3,879	0.493	\$1,912	6.6500	\$6,178	0.713	\$4,405	0.76
11	\$7,961	4.175	\$33,237	0.493	\$16,386	7.1760	\$57,128	0.717	\$40,961	0.76
12	\$4,389	4.175	\$18,324	0.493	\$9,034	7.6550	\$33,598	0.720	\$24,190	0.77
13	\$4,493	4.175	\$18,758	0.493	\$9,248	8.0930	\$36,362	0.723	\$26,290	0.77
14	\$17,178	4.175	\$71,718	0.493	\$35,357	8.4930	\$145,893	0.725	\$105,772	0.77
15	\$11,204	4.175	\$46,777	0.493	\$23,061	8.6840	\$97,296	0.725	\$70,539	0.77
Totals:		(k:)	\$201,490	(l:)	\$99,334	(m:)	\$389,254	(n:)	\$281,220	
Benchmark Ratio Since Inception				(l+n)/(k+m):		0.644				

Medicare Supplement Refund Calculation Form		
Line	Earned Premium (x)	Incurred Claims (y)
1. Current Year's Experience		
a. Total	\$15,449	\$3,706
b. current year's issues	\$0	\$0
c. Net	\$15,449	\$3,706
2. Past Years' Experience	\$535,528	\$373,391
3. Total Experience	\$550,977	\$377,096
4. Refunds last year	\$0	
5. Previous Refunds Since Inception	\$0	
6. Refunds since Inception	\$0	
7. Benchmark Ratio since Inception	0.644	
8. Experienced Ratio Since Inception	0.684	
9. Life Years Exposed Since Inception	302	
10. Tolerance Permitted	No Credibility	
11. Adjustment to Incurred Claims for Credibility	No Credibility	
12. Adjusted Incurred Claims for Credibility		
13. Refund	No Credibility	

I certify that the above information and calculations are true and accurate to the best of my knowledge and belief.


Signature

Kamran A. Malik ASA,MAAA
Name

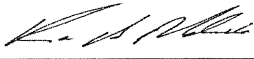
Pricing Actuary
Title

5/21/2008
Date

Year	Earned Premium	Factor	(b)x(c)	Cumulative Loss Ratio	(d)x(e)	Factor	(b)x(g)	Cumulative Loss Ratio	(h)x(i)	
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(o)
1	\$0	2.770	\$0	0.442	\$0	0.0000	\$0	0.000	\$0	0.40
2	\$0	4.175	\$0	0.493	\$0	0.0000	\$0	0.000	\$0	0.55
3	\$0	4.175	\$0	0.493	\$0	1.1940	\$0	0.659	\$0	0.65
4	\$0	4.175	\$0	0.493	\$0	2.2450	\$0	0.669	\$0	0.67
5	\$0	4.175	\$0	0.493	\$0	3.1700	\$0	0.678	\$0	0.69
6	\$0	4.175	\$0	0.493	\$0	3.9980	\$0	0.686	\$0	0.71
7	\$0	4.175	\$0	0.493	\$0	4.7540	\$0	0.695	\$0	0.73
8	\$0	4.175	\$0	0.493	\$0	5.4450	\$0	0.702	\$0	0.75
9	\$0	4.175	\$0	0.493	\$0	6.0750	\$0	0.708	\$0	0.76
10	\$0	4.175	\$0	0.493	\$0	6.6500	\$0	0.713	\$0	0.76
11	\$0	4.175	\$0	0.493	\$0	7.1760	\$0	0.717	\$0	0.76
12	\$706	4.175	\$2,948	0.493	\$1,453	7.6550	\$5,404	0.720	\$3,891	0.77
13	\$0	4.175	\$0	0.493	\$0	8.0930	\$0	0.723	\$0	0.77
14	\$0	4.175	\$0	0.493	\$0	8.4930	\$0	0.725	\$0	0.77
15	\$1,785	4.175	\$7,452	0.493	\$3,674	8.6840	\$15,501	0.725	\$11,238	0.77
Totals:		(k:)	\$10,400	(l:)	\$5,127	(m:)	\$20,905	(n:)	\$15,129	
Benchmark Ratio Since Inception				(l+n)/(k+m):		0.647				

Medicare Supplement Refund Calculation Form		
Line	Earned Premium (x)	Incurred Claims (y)
1. Current Year's Experience		
a. Total	\$1,968	\$292
b. current year's issues	\$0	\$0
c. Net	\$1,968	\$292
2. Past Years' Experience	\$44,701	\$19,817
3. Total Experience	\$46,669	\$20,109
4. Refunds last year	\$0	
5. Previous Refunds Since Inception	\$0	
6. Refunds since Inception	\$0	
7. Benchmark Ratio since Inception	0.647	
8. Experienced Ratio Since Inception	0.431	
9. Life Years Exposed Since Inception	29	
10. Tolerance Permitted	No Credibility	
11. Adjustment to Incurred Claims for Credibility	No Credibility	
12. Adjusted Incurred Claims for Credibility		
13. Refund	No Credibility	

I certify that the above information and calculations are true and accurate to the best of my knowledge and belief.


Signature

Kamran A. Malik ASA,MAAA
Name

Pricing Actuary
Title

5/21/2008
Date